

Tips for Moving

If you are leaving the Army on retirement or early release, or simply making a PCS or local move in or out of Government quarters, here are a few tips that will make filing a household goods damage claim easier and faster.

First, today, right now, get yourself some film or a video tape and crank up the old camera. Take pictures of all your most valuable items, china, crystal, paintings, porcelain, Hummels, collections, stereo components, and anything else of high value. These should be photos of good quality. They will be known as the "before" pictures. If you are a good photographer, with confidence in your ability, but short on cash, you may want to wait to see how the damage is at delivery before you get the pictures developed. However, I recommend you get the pictures developed **before** you move, and **safeguard** them with your most important papers. Do not allow them to be packed with the shipment. Once your goods are delivered to your new home, have your camera ready again, and take pictures of any damaged goods. These are the "after" pictures. With the use of "before" and "after" pictures, you can easily establish what you shipped, and the condition it was in at origin and delivery.

Second, we strongly recommend against paying cash for high dollar items. Checks, credit card charge slips, and credit agreements all provide a better paper trail to establish what you had and how much it cost. If you do pay cash, get in the habit of keeping receipts on all major purchases. Again, any receipts, charge slips and warranty documents should go with your most important papers, not with your household goods. If you have purchased items in this area, but have not kept receipts, go back to the store and see if they still have sales records that can be copied to provide you a record of your transactions with them. If you used a check, run through your canceled checks before you throw them out, and this may help you find a record to prove a purchase date and price. If both of these efforts are fruitless, see if the sales clerk who sold you the item is still there, and is willing to write out a note on store letterhead indicating what he/she sold you, and when. It is much easier to make these efforts now, before things become hectic.

When you file your claim, submit copies of the receipts to establish date of purchase and price paid for high dollar items. Do not put a note in the file indicating that you have receipts and they are available on request. Include copies of the receipts in the claims packet when you submit it.

Keep a briefcase for your important papers. Make sure the movers cannot inadvertently pack this item when they come. Keep it, along with any small easily pilferable items, like jewelry, wallets, purses, coins, cash, and cameras, in the trunk of your car while the packing and loading of your goods goes on. If you did not keep receipts, or if you were unable to get sales slips, put the operator's manuals, warranty information cards, previous repair slips or any other paperwork relating to the item in the briefcase. In this way, you will be able to establish the make and model of the stereo or other item if it is lost or stolen.

In most cases, the packers pack, but the line-haul driver makes out the inventory and puts the stickers on the containers. Check the inventory as the line haul driver is writing-up your shipment and putting the stickers on your items. Particularly, on furniture and appliances, if he is writing the abbreviations for scratched (SC), chipped (CH), dented (D), marred (M), loose (L), soiled (SO) worn (W) or broken (BR), on items that you consider brand new, or close to it, make your objections known, and insist that your disagreements be noted as such on the bottom of each page of the inventory. If it becomes a heated issue, call Transportation and ask them to send an inspector out to arbitrate or make some notes.

At delivery, although this is always a hectic time, try to visually inspect the furniture, stereo and appliances that are not boxed or crated, and use the front side of the DD Form 1840 (pink in color), to note as much damage as you can as things are brought off the truck. While you can list things on the backside of the 1840 later, if items are noted at delivery it is easier for the Government to recover from the carrier for your damage, and to grade his performance for future contracts. If by chance you exceed the 70 day limit for submitting the DD 1840/R form to the Claims Office with your later discovered damage, you can still be covered and paid for the damaged items that were noted on the front of the form, since the carrier gets a copy of that document when he completes the delivery.

If your goods are going into a self-storage mode because of lack of space in your new quarters, you must still complete a damage assessment before the 70 days expire. You must make every effort to inspect and list the damage, even if your stuff stays in a storage bin, garage or cellar for an extended period. Once your goods are out of Government sponsored shipment or storage, you must complete the DD Form 1840/R and get it in to a claims office within 70 days.

If you sustain extraordinary damage at delivery, don't hesitate to call the supporting Transportation or claim office and ask if someone can come out and inspect the damage. Although most claims offices are not staffed for daily inspections, when the right circumstance arrives, we will try to come out, confirm damage and take some Polaroid pictures. But, take your own pictures to be on the safe side. Pictures taken by Transportation Office inspectors are not normally made available to the claims office or to you, the claimant. They are used to rate the carrier and are sent to the office where that action is performed. If you have damage to furniture items, stereo equipment, VCRs and TVs, you will need an **estimate** of what it will cost **to repair** the item. You must get a **repair shop** to look at the item(s) and write up the damage in enough detail so that it can be determined by the claims adjudicator that the damage claimed is shipment related damage; and secondly, what it will cost to fix the item, or, that it cannot be physically, or economically repaired. Do **not** just go to the PX or Circuit City, and determine what a new, comparable, **replacement** item will cost, unless the repair shop tells you that the item is a total loss, and puts that message in writing on the estimate slip. If a stereo item is **missing** from your shipment, then we will need a replacement cost estimate, either from a store or a mail order catalog. Make sure that you select a **comparable** model to the one that is missing. If you overreach by exaggerating the original cost of your item,

its newness, or the cost of a comparable item, the Army Claims Service has authorized local offices to zero out that item, or the entire claim, and refer the matter for disciplinary action under various fraud statutes.

Each claims office has a vast array of catalogs and telephone numbers to both PX distributors and equipment manufacturers, and the Internet, which allows us to quickly track down the age and price on discontinued models. And, like the IRS, if a "siren" goes off on one item, it can lead to closer scrutiny of other parts of a claim, and requests for more substantiation on the value, condition, etc., of other items being claimed. Honesty is not only the best policy from a moral standpoint, it is the safest policy from a career standpoint.

After the delivery of your goods the carrier and/or the claims office may want to inspect the damage on your shipment. By Government agreement with the carrier industry, the carrier has the right to inspect, and you must cooperate with him to arrange the inspection. If his inspector does come out, a copy of the inspection report is sent to the claims office, and we must normally use it in determining the nature, extent and cost to repair the damage in your shipment.

Don't forget that while the total Government coverage for loss or damage on your household goods is \$40,000, many types of property have specific individual limits that will be applied. If you have very high value items (e.g., paintings, pianos, watches, stereo items, antiques), or large amounts of a particular item (e.g., collectibles, crystal, stamps, baseball cards, tools), check with the claims office to see if there is a limit, and whether it would be wise to insure the shipment to be fully protected.